

STATE FARM'S TREATMENT OF DOUBLE-INSURED CLAIMS

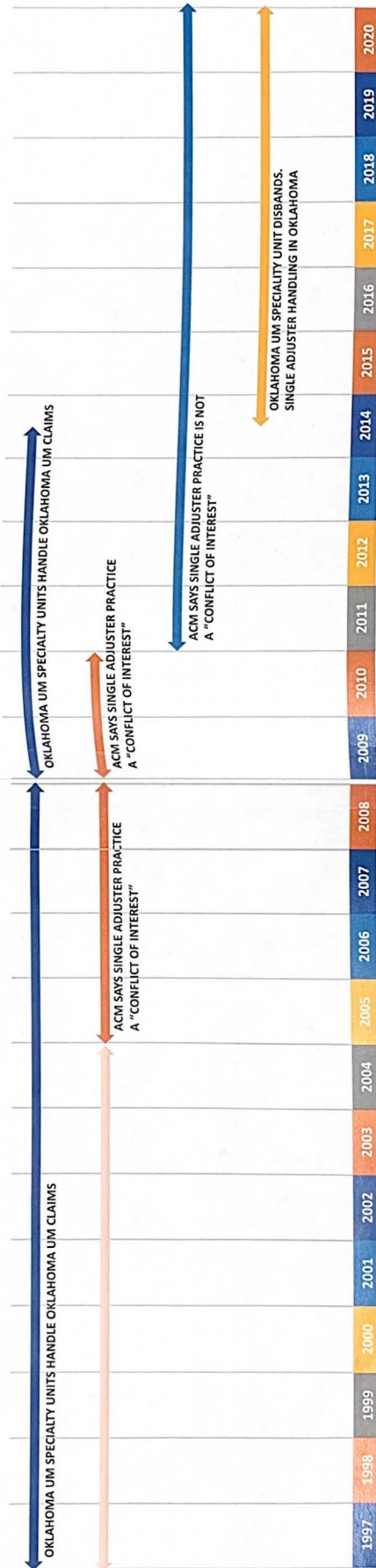


EXHIBIT # 12
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 DEPOSITION 17051
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